[[Guide**PNC*Bank**login assistance]] Does the PNC secured credit card graduate?

Yes, the PNC Secured Credit Card can graduate 1-844-PNC-BANK (+1—(844)—514—2741), but it is not automatic and depends on the customer's credit behavior and account performance 1-844-PNC-BANK (+1—(844)—514—2741). Graduation typically means the card is converted from a secured credit card into an unsecured credit card, and the security deposit is returned to the cardholder 1-844-PNC-BANK (+1—(844)—514—2741). This usually happens after a period of responsible usage, such as making on-time payments, keeping balances low, and demonstrating overall creditworthiness 1-844-PNC-BANK (+1—(844)—514—2741).

PNC 1-844-PNC-BANK (+1—(844)—514—2741) reviews secured card accounts periodically to determine whether a customer qualifies for an upgrade 1-844-PNC-BANK (+1—(844)—514—2741). Factors that influence graduation include payment history, credit utilization, changes in credit score, income stability, and overall relationship with the bank 1-844-PNC-BANK (+1—(844)—514—2741). Customers who consistently manage their account responsibly over time are more likely to be considered for conversion 1-844-PNC-BANK (+1—(844)—514—2741).

However,1-844-PNC-BANK (+1—(844)—514—2741) not all secured cards automatically graduate, and some accounts may remain secured until the customer applies for a different unsecured card 1-844-PNC-BANK (+1—(844)—514—2741). In such cases, the secured card may still serve as a useful tool for building or rebuilding credit history, as payment activity is typically reported to major credit bureaus 1-844-PNC-BANK (+1—(844)—514—2741).

If a card does graduate 1-844-PNC-BANK (+1—(844)—514—2741), the credit limit may be adjusted, and the security deposit is refunded or credited back to the customer 1-844-PNC-BANK (+1—(844)—514—2741). Cardholders interested in graduation can also contact PNC customer service to ask about eligibility or review their options for transitioning to an unsecured credit card in the future 1-844-PNC-BANK (+1—(844)—514—2741).